

IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

FRANK L. CANADA, JR.

Debtor(s)

Ronda J. Winnecour  
Chapter 13 Trustee,  
Movant

vs.

No Respondents.

Case No.:19-21464

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR  
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

**Wherefore**, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

May 29, 2024

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 04/10/2019 and confirmed on 6/25/19 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		49,944.00
Less Refunds to Debtor	0.00	
TOTAL AMOUNT OF PLAN FUND		49,944.00

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	7,163.00	
Trustee Fee	2,431.90	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		9,594.90

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	PNC BANK NA Acct: 7659	0.00	29,482.86	0.00	29,482.86
	PNC BANK NA Acct: 7659	5,905.19	5,905.19	0.00	5,905.19
	FORD MOTOR CREDIT COMPANY LLC(*) Acct: 1695	3,909.11	3,909.11	644.75	4,553.86
					39,941.91

Priority					
	GLENN R BARTIFAY ESQ** Acct:	0.00	0.00	0.00	0.00
	FRANK L. CANADA, JR. Acct:	0.00	0.00	0.00	0.00
	BARTIFAY LAW OFFICES PC** Acct: XXXXXXXXXXXXXXXXXXXXXXXX9/24	3,250.00	3,250.00	0.00	0.00
	GLENN R BARTIFAY ESQ** Acct:	3,913.00	3,913.00	0.00	0.00

\*\*\* NONE \*\*\*

Unsecured					
	CAPITAL ONE** Acct: 2930	0.00	0.00	0.00	0.00
	MARINER FINANCE LLC Acct: 4267	2,417.38	55.96	0.00	55.96
	ONE MAIN FINANCIAL GROUP LLC - A/S/F Acct: 0425	1,225.69	28.37	0.00	28.37
	PNC BANK NA Acct: 4467	2,282.62	52.84	0.00	52.84
	PORTFOLIO RECOVERY ASSOCIATES LLC Acct: 2930	9,687.36	224.26	0.00	224.26
	PRA RECEIVABLES MANAGEMENT LLC - / Acct: 2612	1,976.55	45.76	0.00	45.76
	KML LAW GROUP PC** (FRMRLY BRIAN C Acct:	0.00	0.00	0.00	0.00
	DIVERSIFIED ENERGY	0.00	0.00	0.00	0.00

19-21464		Page 2 of 2			
Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
Acct:					
					407.19
TOTAL PAID TO CREDITORS					40,349.10
TOTAL CLAIMED					
PRIORITY		0.00			
SECURED		9,814.30			
UNSECURED		17,589.60			

Date: 05/29/2024

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
 CHAPTER 13 TRUSTEE WD PA  
 600 GRANT STREET  
 SUITE 3250 US STEEL TWR  
 PITTSBURGH, PA 15219  
 (412) 471-5566  
 cmecf@chapter13trusteedpa.com

IN RE:

FRANK L. CANADA, JR.

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:19-21464

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

\_\_\_\_\_  
U.S. BANKRUPTCY JUDGE

In re:  
Frank L. Canada, Jr.  
Debtor

Case No. 19-21464-JCM  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: May 30, 2024

User: auto  
Form ID: pdf900

Page 1 of 2  
Total Noticed: 17

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 01, 2024:**

Recip ID	Recipient Name and Address
db	+ Frank L. Canada, Jr., 136 Juniata Rd., Dunbar, PA 15431-2172
aty	+ Glenn R Bartifay, 2009 Mackenzie Way, Suite 100, Cranberry Township, PA 16066-5338

TOTAL: 2

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	May 31 2024 00:56:28	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
15030883	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	May 31 2024 00:28:08	Capital One, Po Box 30253, Salt Lake City, UT 84130-0253
15072637	+ Email/PDF: Citi.BNC.Correspondence@citi.com	May 31 2024 00:44:44	Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
15073747	Email/Text: EBNBKNOT@ford.com	May 31 2024 00:16:00	Ford Motor Credit Company LLC, P.O. Box 62180, Colorado Springs, CO 80962
15030884	+ Email/Text: EBNBKNOT@ford.com	May 31 2024 00:16:00	Ford Motor Credit Comp, Po Box Box 542000, Omaha, NE 68154-8000
15030885	+ Email/Text: bankruptcy@marinerfinance.com	May 31 2024 00:14:00	Mariner Finance, LLC, 8211 Town Center Dr., Nottingham, MD 21236-5904
15049266	+ Email/PDF: cbp@omf.com	May 31 2024 00:45:03	Onemain, PO Box 3251, Evansville, IN 47731-3251
15030886	+ Email/PDF: cbp@omf.com	May 31 2024 00:44:39	Onemain, Po Box 1010, Evansville, IN 47706-1010
15067896	Email/Text: Bankruptcy.Notices@pnc.com	May 31 2024 00:14:00	PNC Bank, N.A., PO Box 94982, Cleveland, OH 44101
15030887	Email/Text: Bankruptcy.Notices@pnc.com	May 31 2024 00:14:00	Pnc Bank, N.a., Po Box 3180, Pittsburgh, PA 15230
15030888	Email/Text: Bankruptcy.Notices@pnc.com	May 31 2024 00:14:00	Pnc Mortgage, Po Box 8703, Dayton, OH 45401
15187419	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	May 31 2024 00:29:27	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
15072771	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	May 31 2024 00:28:15	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15030889	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	May 31 2024 00:56:24	Portfolio Recov Assoc, 120 Corporate Blvd Ste 100, Norfolk, VA 23502-4952
15030890	+ Email/PDF: Citi.BNC.Correspondence@citi.com	May 31 2024 00:44:46	Sears/cbna, Po Box 6217, Sioux Falls, SD 57117-6217

TOTAL: 15

District/off: 0315-2

User: auto

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Date Rcvd: May 30, 2024

Form ID: pdf900

Total Noticed: 17

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PNC BANK NATIONAL ASSOCIATION
15139879	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, PNC BANK N.A., PO BOX 94982, CLEVELAND, OH 44101
15072810	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, PNC Bank, N.A., P.O. Box 94982, Cleveland, OH 44101

TOTAL: 1 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 01, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 29, 2024 at the address(es) listed below:

Name	Email Address
Denise Carlon	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION dcarlon@kmlawgroup.com
Glenn R. Bartifay	on behalf of Attorney Glenn R Bartifay gbartifay@bartifaylaw.com sfallat@bartifaylaw.com;gbartifay@yahoo.com
Glenn R. Bartifay	on behalf of Debtor Frank L. Canada Jr. gbartifay@bartifaylaw.com, sfallat@bartifaylaw.com;gbartifay@yahoo.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com

TOTAL: 5